



STATE OF CONNECTICUT  
TEACHERS' RETIREMENT BOARD  
21 GRAND STREET HARTFORD, CT 06106-1500  
Toll-Free 1-800-504-1102 (860) 241-8400 Fax (860) 525-6018 www.state.ct.us/trb

March 2002

Dear CTRB Health and Prescription Drug Benefits Plan Subscriber:

We are pleased to announce that effective April 1, 2002, you will now **have the option** of obtaining your prescription drug maintenance medications either at your local pharmacy or through Merck-Medco's Home Delivery (mail order) Plan.

**This means that upon receipt of this notice you will be able to receive your maintenance prescriptions from your local pharmacy without any interruption in service.**

Effective April 1, 2002, the prescription drug co-pays for CTRB Health and Prescription Drug Benefits Plan Subscribers will be as follows:

	Maintenance Prescriptions		Non-maintenance Prescriptions
	Mail Order	Retail	Retail
Generic	15%	20%	15%
Preferred Brand	20%	25%	20%
Non-Preferred Brand	30%	35%	30%

All participants must first pay an annual calendar year deductible of \$250.

Since the Connecticut Teachers' Retirement Board (CTRB) formally began offering prescription drug benefits in 1994, the plan cost for prescription drugs has risen from \$3 million to over \$14 million annually and the number of enrolled members has increased by more than 50%. Unfortunately, the Health Insurance Premium Account funded from the 1% salary contributions of active teachers, state appropriations, and retired member premiums is not keeping pace with the rising cost and ever-growing retirement population. CTRB's health insurance consultant forecasts a deficiency in the Health Insurance Premium Account in the next 3-4 years based on projected revenue and expenditures.

Providing an affordable and comprehensive benefit program to current and future retirees will require the General Assembly to take the necessary steps that will ensure the long-term funding this program and to equitably allocate the costs to active teachers, retired teachers and the state.

CTRB is committed to working with all affected groups to promote legislation that will meet this goal.

**SEE OVER FOR IMPORTANT NOTES**

## IMPORTANT REMINDERS

- Whether you are a retired teacher or the spouse of a retired teacher, **you have your own personal membership number (card)** that you must use when you are filing for or receiving benefits for hospital/medical, prescription drugs, or dental vision and hearing benefits.
- Remember, your membership number is your Social Security number (SSN), not your Medicare number or your spouse's Medicare number.
- Whether you are a retired member or the spouse of a retired member, **you must use your membership number (SSN)** when filing for benefits.
- Your claim for benefits may be rejected or delayed if you do not use the proper membership number (your SSN).
- **Hospital, Medical Claims Administrator**  
Stirling & Stirling, Inc.  
20 Armory Lane  
Milford, Connecticut 06460-3361  
(800) 447-6689
- **Prescription Drug Services**  
Merck-Medco Managed Care, LLC  
100 Parsons Pond Drive  
Franklin Lakes, NJ 07417-2603  
(800) 711-0917  
www.merckmedco.com

### ***For Dental Plan Members Only:***

- If you are enrolled in the CTRB Dental Plan, Major Dental Services are 0% in the first year, 25% in the second year and 50% in the third and all subsequent years.

Date Enrolled	Percent Covered For Major Services
2002	0%
2001	25%
2000 or earlier	50%

- Preventive Services (100%) and Basic Service (80%) are covered upon your enrollment in the plan after meeting your annual calendar year deductible of \$50.00.
- **Dental Claims Administrator (Effective January 1, 2002)**  
Delta Dental Plan of New Jersey  
1639 Route 10 (P.O. Box 222)  
Parsippany, NJ 07054-0222  
(800) 452-9310  
www.deltadentalnj.com